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United States Bankruptcy Court District of Maryland

In re: Santos A. Lainez Debtor Case No. 19-12293-RAG Chapter 11

# **CERTIFICATE OF NOTICE**

District/off: 0416-1 User: jmanderso Page 1 of 1 Date Rcvd: Feb 27, 2019 Form ID: 309E Total Noticed: 20

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2019. db +Santos A. Lainez, 307 Edgewater Drive, Edgewater, MD 21037-1323 +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor, Annapolis, MD 21401-7055 30948910 +Axis Management Group, LLC c/o, 30948892 Incorp Services, Inc., 1519 York Road, Lutherville, Maryland 21093-5611 +CBE Group, P O Box 900, Waterloo, Iowa 50704-0900 30948893 30948895 +Chater House, LLC c/o, Charles E. Kohlhoss, 4920 Elm Street, Suite 200, Bethesda, Maryland 20814-2957 Comptroller of the Treasury, 30948896 Compliance Division, Room 409, 301 West Preston Street, Baltimore, Maryland 21201-2305 +Comptroller of the Treasury, Baltimore, MD 21201-2305 30948906 Compliance Division, Room 409, 301 W. Preston Street, +Gregory James Carroll, Esq. 27 North Wacker Drive, Suite 503, 30948897 Tax Lien Law Group, LLP, Chicago, Illinois 60606-2800 30948899 +Kundra and Associates P.C., c/o Law Offices of Ronald S. Canter, LLC, 200A Monroe St., Suite 104, Rockville, Maryland 20850-4424 30948900 +Office of the County Attorney Hilary Holbrook Taylor, Esq., 101 Monroe St., 3rd Floor, Rockville, Maryland 20850-2503 30948901 +Office of the County Attorney, Hillary Holbrook Taylor, Esq., 101 Monroe St., 3rd Floor, Rockville, Maryland 20850-2503 +Secretary of the Treasury, 15 & Pennsylvania Avenue, 30948907 Washington, DC 20220-0001 30948903 +Thornton Mellon, LLC, c/o Geoffrey Polk, Esq., 939 W. North Ave., Suite 830, Chicago, Illinois 60642-7141 30948909 +U.S. Attorney-District of MD, 4th floor, 36 S. Charles St., Baltimore, MD 21201-3119 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: esoderberg@papewelt.com Feb 27 2019 20:09:27 Erik G. Soderberg, 15 W. Gude Drive, Suite 400, Law Office of Erik G. Soderberg, Rockville, MD 20850 30948894 EDI: CHASE.COM Feb 28 2019 00:58:00 Chase Card, P.O. Box 15298, Wilmington, Delaware 19850-5298 30948905 EDI: IRS.COM Feb 28 2019 00:58:00 Internal Revenue Service, Centralized Insolvency Section, PO Box 21126 (DP-N-781), Philadelph+E-mail/Text: UIBankruptcyNotices.DLLR@maryland.gov Feb 27 2019 20:11:31 Philadelphia, PA 19114 30948911 1100 N. Eutaw Street, Room 401, State of Maryland DLLR, Division of Unemployment Insurance, Baltimore, MD 21201-2225 30948902 +EDI: STF1.COM Feb 28 2019 00:58:00 SunTrust Bank, Bankruptcy Department, P.O. Box 85041, Richmond, Virginia 23285-5041 E-mail/Text: atlreorg@sec.gov Feb 27 2019 20:10:18 Branch of Reorganization, 30948908 Sec. & Exch. Commission, 3475 Lenox Road NE (Suite 1000), Atlanta, GA 30327-1232 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
Internal Revenue Service, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346 30948898\* TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2019 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2019 at the address(es) listed below:

Erik G. Soderberg esoderberg@papewelt.com

US Trustee - Baltimore USTPRegion04.BA.ECF@USDOJ.GOV

TOTAL: 2

Information to identify the case:				
Debtor 1	Santos A. Lainez	Social Security number or ITIN xxx-xx-3895		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN		
	First Name Middle Name Last Name			
		EIN		
United States Bankruptcy Court		Date case filed for chapter 11 2/25/19		
Case number:	19-12293 RAG Chapter: 11			

# Official Form 309E (For Individuals or Joint Debtors)

# **Notice of Chapter 11 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <a href="http://www.mdb.uscourts.gov/">http://www.mdb.uscourts.gov/</a> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Santos A. Lainez	About Debtor 2:
2.	All other names used in the last 8 years	aka Santos Adilio Lainez, aka Santos Adilio	
3.	Address	307 Edgewater Drive Edgewater, MD 21037	
4.	<b>Debtor's attorney</b> Name and address	Erik G. Soderberg Law Office of Erik G. Soderberg 15 W. Gude Drive Suite 400 Rockville, MD 20850	Contact phone (301) 279–0303 Email: <u>esoderberg@papewelt.com</u>
5.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	Baltimore Division 101 West Lombard Street, Ste. 8530 Baltimore, MD 21201	Hours open: 8:45 – 4:00 PM Contact phone (410) 962–2688
t	this case at this office or online at www.pacer.gov.	Clerk of the Bankruptcy Court: Mark A. Neal	Date: 2/27/19

For more information, see page 2 >

Debtor Santos A. Lainez Case number 19-12293

# Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint

### March 27, 2019 at 11:00 AM

Location:

101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore,

case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

## 7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

First date set for hearing on confirmation of plan. The court will send you a notice of that date

### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C.§1141(d)(3) or if you want to have a debt excepted from discharge under 11 U.S.C.§ 523(a)(2), (4), or (6).

Filing deadline for dischargeability complaints: 5/28/19

# Deadline for filing proof of claim:

For all creditors (except a governmental unit): 6/25/19 For a governmental unit:

A proof of claim is a signed statement describing a creditor's claim. A Proof of Claim may be filed electronically from the court's web site at <a href="http://www.mdb.uscourts.gov/content/electronic\_filing\_claims.">http://www.mdb.uscourts.gov/content/electronic\_filing\_claims.</a> A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.

Your claim will be allowed in the amount scheduled unless:

- your claim win is designated as *disputed*, *contingent*, or *unliquidated*; you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

#### Filing Deadline:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

30 days after the *conclusion* of the meeting of creditors

## Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's

## 10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

### 11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

#### 12. Debtor electronic bankruptcy noticing

The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at http://www.mdb.uscourts.gov. Other parties (non-debtors) can register at ebn.uscourts.gov.